

United States Bankruptcy Court
Eastern District of New York

In re:
 Gaetano Pressimone
 Rosa F Pressimone
 Debtors

Case No. 16-41162-nhl
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: adobson
Form ID: 318DF7Page 1 of 2
Total Noticed: 19

Date Rcvd: Jul 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2016.

db/jdb +Gaetano Pressimone, Rosa F Pressimone, 39 Blossom Lane, Staten Island, NY 10307-2309
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 8765993 +Cap1/bstby, 1405 Foulk Road, Wilmington, DE 19803-2769
 8765996 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 (address filed with court: Forster & Garbus, 60 Motor Parkway, Commack, NY 11725)
 8765998 +Santander Bank Na, 1130 Berkshire Blvd 3rd Floor, Wyomissing, PA 19610-1242
 8765999 Shiel, 63 Flushing Ave Unit 33G, Brooklyn, NY 11205-1005
 8766003 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bnnotice@tax.ny.gov Jul 28 2016 18:21:29
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 28 2016 18:20:50
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 8783083 +EDI: GMACFS.COM Jul 28 2016 18:13:00 Ally Bank, Attn: Lindsey McCarty, P.O Box 130424, Roseville, MN 55113-0004
 8765991 +EDI: GMACFS.COM Jul 28 2016 18:13:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
 8765992 +EDI: AMEREXPR.COM Jul 28 2016 18:13:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 8765994 EDI: CAPITALONE.COM Jul 28 2016 18:13:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
 8765995 +EDI: WFNNB.COM Jul 28 2016 18:13:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
 8765997 +EDI: PRA.COM Jul 28 2016 18:13:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
 8766000 +EDI: RMSC.COM Jul 28 2016 18:13:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
 8766001 +EDI: RMSC.COM Jul 28 2016 18:13:00 Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
 8766002 +EDI: RMSC.COM Jul 28 2016 18:13:00 Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

Gregory Messer gremesser@aol.com, lduc@aol.com,gmesser@messer-law.com,
mwilliams@messer-law.com,ny54@ecfcbis.com
Kevin B Zazzera on behalf of Joint Debtor Rosa F Pressimone kzazz007@yahoo.com
Kevin B Zazzera on behalf of Debtor Gaetano Pressimone kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Pranali Datta on behalf of Creditor Santander Bank, N.A. pdatta@hhstein.com,
carnold@hhstein.com;jbrocks@HHStein.com;nnapoli@hhstein.com

TOTAL: 5

Information to identify the case:

Debtor 1	Gaetano Pressimone	Social Security number or ITIN xxx-xx-5061
	First Name Middle Name Last Name	
Debtor 2	Rosa F Pressimone	EIN -----
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-1645
United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800		EIN -----
Case number: 1-16-41162-nhl		Chapter: 7

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Gaetano Pressimone

Rosa F Pressimone

IT IS FURTHER ORDERED:

- Gregory Messer (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: July 28, 2016

s/ Nancy Hershey Lord
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.